

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on May 19, 2003, Kelvin Wright and Yolanda Wright executed and delivered to Arnold M. Weiss as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Lender, Homecomings Financial Network, Inc., and Lender's successors and assigns, a certain Deed of Trust securing a Promissory Note in the principal sum of \$212,500.00 payable to the order of Homecomings Financial Network, Inc.; said Deed of Trust is recorded in Trust Deed Book 1736 at Page 704 of the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust,

NOW, THEREFORE, Deutsche Bank Trust Company Americas, fka Bankers Trust Company, as Trustee, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the aforementioned Trustee, and appoint and constitute **Michael S. McKay** as Substitute Trustee therein, in said Deed of Trust, who shall have all the powers and estate delegated to the original Trustee in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, Deutsche Bank Trust Company Americas, fka Bankers Trust Company, as Trustee has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 14th day of December, 2006.

Deutsche Bank Trust Company Americas, fka  
Bankers Trust Company, as Trustee

By: Residential Funding Company, LLC  
fka Residential Funding Corporation  
Attorney-in-Fact

By: Bethany Hood  
Title: Default Services Junior Officer

By: Eric Tate  
Title: Default Services Assistant  
Junior Officer

**Eric Tate**

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STATE OF MINN )  
COUNTY OF DAKOTA ) ss

ACKNOWLEDGMENT

Personally appeared before me, on this 14th day of December, 2006, before me, the undersigned Notary Public, duly commissioned, qualified and acting, within and for said County and State, within my jurisdiction, appeared in person, the within named Bethany Hood and Eric Tate to me personally well known, who stated that they were the Default Services Junior Officer and Default Services Assistant Junior Officer respectively for Residential Funding Company, LLC fka Residential Funding Corporation, who acknowledged that Residential Funding Company, LLC fka Residential Funding Corporation is Attorney-in-Fact for Deutsche Bank Trust Company Americas, fka Bankers Trust Company, as Trustee, and were duly authorized in said fiduciary capacity of said limited liability company and/or corporation Bethany Hood and Eric Tate executed the foregoing instrument for and in the name and on behalf of the said limited liability company and/or corporation as Attorney-in-Fact for Deutsche Bank Trust Company Americas, fka Bankers Trust Company, as Trustee, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said limited liability company and/or corporation as Attorney-in-Fact for Deutsche Bank Trust Company Americas, fka Bankers Trust Company, as Trustee so to do.

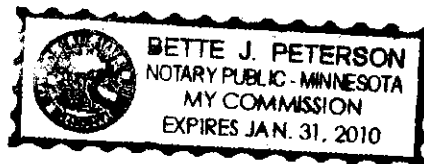
IN TESTIMONY HEREOF, I have hereunto set my hand and official seal this 14th day of December, 2006.

My Commission Expires:

1/31/10

Bette Peterson  
NOTARY PUBLIC

Kelvin Wright and Yolanda Wright  
DHGW No. 33724H  
THIS DOCUMENT PREPARED BY AND  
AFTER RECORDING PLEASE RETURN TO:  
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.  
555 Plaza West, 415 North McKinley  
Little Rock, Arkansas 72205  
Telephone No. (501) 661-1000



P BK 100 PG 209STATE MS.-DESOTO CO.  
FILED

SEP 12 2 26 PM '03

BX 100 PG 209  
W.F. DAVIS CH. CLK.

[WHEN RECORDED RETURN TO]  
 NTC - ATTN: ALAN GRAHAM  
 2100 ALT. 19 NORTH  
 PALM HARBOR, FLORIDA 34683  
 GMACPOA St/Cnty: MSDESOTO

Limited Power of Attorney

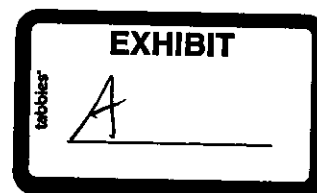
KNOW ALL MEN BY THESE PREMISES:

That Deutsche Bank Trust Company Americas (formerly known as Bankers Trust Company), as Trustee (together with its successors and assigns, the "Trustee") under Pooling and Servicing or Indenture Agreements pursuant to which Residential Funding Corporation acts as Master Servicer, and such Trustee being, a New York Banking Corporation organized and existing under the laws of the State of New York, c/o Deutsche Bank National Trust Company having an office located at 1761 East St. Andrew Place, in the City of Santa Ana, State of California, 92705, has made, constituted and appointed, and does by these presents make, constitute and appoint Residential Funding Corporation, a corporation organized and existing under the laws of the State of Delaware, its trust and lawful Attorney-in Fact, with full power and authority to sign, execute, acknowledge, deliver, file for record, and record any instrument on its behalf and to perform such other act or acts as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust", respectively) and promissory notes secured thereby (the "Mortgages Notes") for which the undersigned is acting as Trustee for various certificate holders (whether the undersigned is names therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Residential Funding Corporation is acting as master servicer.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or recording is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in Favor of a public utility company or a government agency or unit with power of eminent domain; this section shall include, without limitation, the execution of partial satisfaction/releases, partial reconveyances or the execution of requests to trustees to accomplish same.
3. The qualified subordination of the lien of a Mortgage or Deed of Trust to a lien of a creditor that is created in connection with the refinancing of a debt secured by a lien that was originally superior to the lien of the Mortgage or Deed of Trust.

Prepared by: Alan Graham  
 Alan Graham  
 NTC - ATTN: ALAN GRAHAM  
 2100 ALT 19 North  
 Palm Harbor, FL 34683

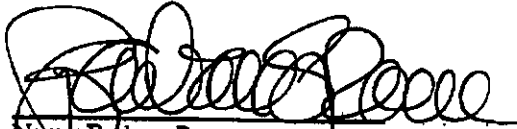


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4. With respect to a Mortgage or Deed of Trust, the Foreclosure, the taking of a deed in lieu of Foreclosure, or the completion of judicial or non-judicial Foreclosure or termination, cancellation or rescission of any such Foreclosure, including, without limitation, any and all of the following acts:
  - a. The substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - b. Statements of breach or non-performance;
  - c. Notices of default;
  - d. Cancellations/rescissions of notices of default and/or notices of sale;
  - e. The taking of a deed in lieu of foreclosure; and
  - f. Such other documents and action as may be necessary under the terms of the Mortgage, Deed of Trust of state law to expeditiously complete said transactions.
5. The conveyance of the properties to the mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of title of real estate owned.
6. The completion of loan assumption agreements.
7. The full satisfaction/ release of a Mortgage or Deed of Trust or full reconveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
8. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby pursuant to the requirements of a Residential Funding Corporation Seller Contract, including, without limitation, by reason of conversion of an adjustable rate mortgage loan from a variable rate to a fixed rate.
9. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.

The undersigned gives said Attorney-in Fact full Power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power of powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in Fact shall lawfully do or cause to be done by authority hereof.

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney; and may be satisfied that this Limited Power of Attorney shall continue in full force and effect has not been revoked unless and instrument of revocation has been made in writing by the undersigned.

P BK 100 PG 211


Name: Barbara Rowe  
Title: Associate

Deutsche Bank Trust Company Americas  
(formerly known as Bankers Trust  
Company), as Trustee



Name: Stephen T. Hessler  
Title: Vice President

STATE OF CALIFORNIA)

SS.

COUNTY OF ORANGE)

On OCT 30 2002 before me, Brent Wayne Hoyer personally appeared Stephen T. Hessler, Vice President and Barbara Rowe, Associate, Personally known to me OR proved to me on this basis of satisfaction evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her their authorized capacity(ies), and that by his/her their signature(s) on the instrument the person(s) or the entirety upon behalf of which the person(s) acted, executed the instrument in the city of Santa Ana, County of Orange, State of California.

## CAPACITY CLAIMED BY SIGNER

Individual Attorney-in-Fact Other  
XXX Corporate Officers XXX Trustee(s)

Signer is representing: Deutsche Bank Trust Company Americas

WITNESS my hand and official seal



Notary Public in and for the State of California

